

Exhibit A

TARYN SINGER
Closing Date 10/27/16 Next Closing Date 11/25/16

Account Ending [REDACTED]

New Balance
Minimum Payment Due\$ [REDACTED]
\$35.00**Payment Due Date****11/21/16** ‡

‡**Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 11/21/16, you may have to pay a late fee of up to \$37.00 and your APRs may be increased to the Penalty APR of 29.49%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

| If you make no additional charges and each month you pay... | You will pay off the balance shown on this statement in about... | And you will pay an estimated total of... |
|---|--|--|
| Only the Minimum Payment Due | 10 years | [REDACTED] |
| [REDACTED] | 3 years | \$ [REDACTED] (<i>Savings = \$ [REDACTED]</i>) |

If you would like information about credit counseling services, call 1-888-733-4139.

→ See page 2 for important information about your account.

ⓘ **New York Residents:** New York Residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees, and grace periods. New York Department of Financial Services: 1-800-342-3736 or www.dfs.ny.gov.

→ **See page 11 for Important Changes to Your Account Terms.**

Continued on page 3

**Payment Coupon**

Do not staple or use paper clips

**Pay by Computer**americanexpress.com/pbc**Pay by Phone**

1-800-472-9297

Account Ending [REDACTED]Enter 15 digit account # on all payments.
Make check payable to American Express.TARYN SINGER
1 BAKER LANE
SUFFERN NY 10501

Check here if your address or phone number has changed.
Note changes on reverse side.

AMERICAN EXPRESS
P.O. BOX 1270
NEWARK NJ 07101-1270

Payment Due Date
11/21/16

N [REDACTED]

AutoP [REDACTED]

\$ _____ • _____
Amount Enclosed

TARYN SINGER
Closing Date 10/27/16

Account Ending 0 [REDACTED]

Interest Charged

| | Amount |
|--|--------|
| Total Interest Charged for this Period | \$0.00 |

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2016 Fees and Interest Totals Year-to-Date

| | Amount |
|------------------------|--------|
| Total Fees in 2016 | \$0.00 |
| Total Interest in 2016 | \$0.00 |

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

| | Transactions Dated | Annual Percentage Rate | Balance Subject to Interest Rate | Interest Charge |
|--|--------------------|------------------------|----------------------------------|-----------------|
| | From | To | | |
| Purchases | 11/06/2015 | 13.24% (v) | \$0.00 | \$0.00 |
| Cash Advances | 11/06/2015 | 25.49% (v) | \$0.00 | \$0.00 |
| Introductory Purchase Rate Expires 02/24/2017 then will go to 13.24% (v)* | 11/06/2015 | 0.00% | \$0.00 | \$0.00 |
| Total | | | | \$0.00 |

(v) Variable Rate

* The APR for this balance is a promotional rate and it will expire on the date shown. Any balance at a promotional interest rate that has not been paid in full by its expiration date will begin accruing interest at the 'go to' APR shown following the expiration date.

Renewal Notice

Your Account renews next month. The following terms will be in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance, Paying Interest, and Foreign Currency Charges.

Please refer to page 2 for further important information regarding your account

Annual Membership Fee: The annual membership fee for your Account is \$75.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Care phone number on Page 2 to cancel your Account.

Renewal Notice continued

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in the rates section of *The Wall Street Journal* 2 days before the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR will apply to your Account if you make one or more late payments or if your payment is returned. If the Penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

The following APRs apply to your Account as of the Closing Date of this statement. (v) indicates variable rate.

Purchases

| Rate Description | Transactions Dated | | Prime + Margin | APR |
|-------------------------|---------------------------|-----------|-----------------------|------------|
| | From | To | | |
| Standard | 11/06/2015 | | Prime + 9.74% | 13.24% (v) |
| Penalty | 11/06/2015 | | Prime + 25.99% | 29.49% (v) |

Cash Advances

| Rate Description | Transactions Dated | | Prime + Margin | APR |
|-------------------------|---------------------------|-----------|-----------------------|------------|
| | From | To | | |
| Standard | 11/06/2015 | | Prime + 21.99% | 25.49% (v) |
| Penalty | 11/06/2015 | | Prime + 25.99% | 29.49% (v) |

Promotional Offers

| Rate Description | Transactions Dated | | Prime + Margin | APR | Offer Valid Through |
|--|---------------------------|------------|-----------------------|------------|----------------------------|
| | From | To | | | |
| Introductory Purchase | 11/06/2015 | 02/24/2017 | Not Applicable | 0.00% | 02/24/2017 |
| Rate Expires 02/24/2017 then will go to 13.24% (v) | | | | | |